

**From:** Florencio Alonso

**Subject:** Study on Credit Bureaus Handling of Disputes

Date: Sep 14, 2004

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Proposal: Notice of Study and Request for  
Information - Fair and Accurate Credit Transactions of 2003 (FACT Act)  
Document ID: OP-1209  
Press Release Date: 08/05/2004  
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Comments:

@@@I believe that Credit Report Agencies have to be controlled and monitored more by the Government. It has been extremely difficult for me to dispute inaccuracies in my credit report. Sometimes I have requested the procedure of an investigation and the Credit Report Agencies refuses to disclose the information saying that they have different methods, when in reality many people knows that old and inaccurate information is trapped in magnetic tapes forever.

Not only that, but the refusal to investigate an item more than twice is unacceptable. It's their job to re-investigate and accept new information from the consumer as mandated by Law.

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